

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:	)	
	)	
William S. Duffett, Jr.,	)	Case No. 18-24794 CMB
	)	Chapter 13
Debtor	)	Docket No. 76
	)	
William S. Duffett, Jr.,	)	
	)	
Movant	)	
	)	
vs.	)	
	)	
Ally Financial, American Express, Cavalry	)	
Portfolio Services, Citizens One, Credit	)	
One Bank, Discover Bank, Duquesne Light,	)	
IRS, LVNV Funding, North Fayette, PA	)	
Dept. of Revenue, PNC Bank, Peoples	)	
Gas, Santander, Southwest Credit, Verizon,	)	
West Allegheny School District, and	)	
Ronda J. Winnecour, Chapter 13 Trustee	)	
	)	
Respondents	)	

**CONSENT ORDER APPROVING POSTPETITION AUTOMOBILE  
FINANCING**

This matter comes before the Court upon the Consent Order to Approve Post-Petition Automobile Financing [Dkt. No. 76] filed by Debtor on March 25, 2020. Based upon the foregoing, and for good cause shown, it is hereby **ORDERED, ADJUDGED, and DECREED** that:

1. The *Order* [Dkt. No. 76] is **GRANTED** as provided by the terms of this *Order*. Debtor is authorized to obtain secured financing for the purchase of a 2012 Audi A4 on the following terms:

- a) the total amount of financing **shall not exceed \$12,000.00**; and
- b) the monthly payments made under the financing agreement **shall not exceed \$400.00** for 72 months at 19.8%.

2. To the extent that Debtor secures financing for the purchase of a new vehicle, such payments **shall be made through the chapter 13 plan**. Within **30 DAYS** of securing such financing, Debtor shall file:

a) an amended chapter 13 plan;

b) a report of financing

3. To ensure the prompt and timely payment of the automobile loan, Debtor shall make a supplemental payment to the chapter 13 trustee **within 7 days** of filing the report of financing (and each month thereafter as necessary) in an amount sufficient for the trustee to cover the installments due on the loan. The supplemental payments shall be in addition to the regular plan payment, pending confirmation of the amended plan.

4. Notwithstanding the inclusion of the postpetition loan within an amended Chapter 13 plan, the underlying terms of the loan shall not be modified absent the consent of Westlake Financial.

5. Debtor shall serve copies of this *Order* on all creditors eligible to receive distributions through the chapter 13 plan and file proof of the same with the Court.

Prepared by: Lauren Lamb

March 19, 2020

/s/ Lauren M. Lamb

Lauren M. Lamb, Esquire

Attorney for the Debtor

STEIDL & STEINBERG

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Street

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(412) 391-8000

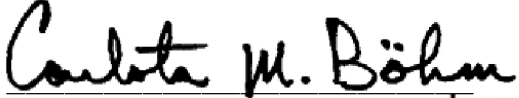
PA I. D. No. 209201

March 25, 2020

/s/ Katherine M. DeSimone

Katherine M. DeSimone, Esquire  
Attorney for Chapter 13 Trustee  
Suite 3250, USX Tower  
600 Grant Street  
Pittsburgh, PA 15219  
412-471-5566

Dated: March. 26, 2020

  
Carlota M. Böhm dmr

Chief United States Bankruptcy Court Judge

Case Administrator to  
Mail to: Debtor(s)  
Counsel for Debtor(s)  
Ronda J. Winnecour,  
Esq. Office of the U.S.  
Trustee

FILED  
3/26/20 11:46 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

**Certificate of Notice Page 4 of 4**  
United States Bankruptcy Court  
Western District of Pennsylvania

In re:  
William S. Duffett, Jr.  
Debtor

Case No. 18-24794-CMB  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dric  
Form ID: pdf900

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Mar 26, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 28, 2020.

db +William S. Duffett, Jr., 410 Farmcrest Drive, Oakdale, PA 15071-9396

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 28, 2020

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 26, 2020 at the address(es) listed below:

Christina Joy Pross on behalf of Creditor Citizens Bank Of Pennsylvania cpross@mwm-law.com  
James Warmbrodt on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com  
Jeffrey R. Hunt on behalf of Creditor Township of North Fayette/West Allegheny School  
District jhunt@grblaw.com, cnoroski@grblaw.com  
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,  
jbluemle@bernsteinlaw.com  
Lauren M. Lamb on behalf of Debtor William S. Duffett, Jr.  
julie.steidl@steidl-steinberg.com; court docs.sands@gmail.com; acordell@steidl-steinberg.com; cgoga@steidl-steinberg.com; LambLR53037@notify.bestcase.com; rlager@steidl-steinberg.com; leslie.nebel@steidl-steinberg.com  
Mary F. Kennedy on behalf of Creditor Citizens Bank Of Pennsylvania mary@javardianlaw.com,  
angie.harrigan@javardianlaw.com  
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,  
srk@sjwpgh.com; PNGbankruptcy@peoples-gas.com

TOTAL: 9